United States Bankruptcy Court Northern District of Illinois					Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Goldstein, Stuart H.			Name of Joint Debtor (Spouse) (Last, First, Middle): Goldstein, Phyllis					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None						
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 0303	er I.D. (ITIN)	No./Complete EIN			s of Soc. Sec. one, state all):	or Individual-Ta	axpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 174 Suffolk Lane	and State)				s of Joint Debt	or (No. and Str	eet, City, and St	ate
Grayslake, IL				ayslake				[amaons
•	ZI	PCODE 60030		•				ZIPCODE 60030
County of Residence or of the Principal Place of	Business:		Coun	ty of Re	sidence or of th	ne Principal Pla	ce of Business:	•
Lake			Lal					
Mailing Address of Debtor (if different from stre	et address):		Maili	ng Addı	ess of Joint De	btor (if differer	nt from street ad	dress):
	ZI	PCODE	1					ZIPCODE
Location of Principal Assets of Business Debtor	(if different fr	om street address a	bove):					ZIPCODE
Type of Debtor	N	lature of Business			C	hapter of Banl	kruptcy Code U	 J nder Which
(Form of Organization) (Check one box)	(Check one b	oox) are Business			Chapter	the Petition	is Filed (Check	
Individual (includes Joint Debtors)	Single As	sset Real Estate as det . § 101 (51B)	fined in		Chapter		Chapter 15 P Recognition	
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	Railroad	. ў 101 (З1В)			Chapter 11 Chapter 11 Chapter 11			
Partnership	Stockbro				Chapte		Chapter 15 P Recognition	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing	ity Broker Bank			Chapter	r 13	Nonmain Pro	
J. J.	Other						re of Debts	
		Tax-Exempt Entity	v	_	Debts a debts, o	Cheo are primarily co defined in 11 U	nsumer	Debts are primarily
	(Check box, if applica			§101(8) as "incurred b	y an	business debts
	under	or is a tax-exempt orga Title 26 of the United (the Internal Revenue	d States	l	individual primarily for a personal, family, or household purpose."			
Filing Fee (Check one b	ox)			Check	one box:	Chapter 11 D	ebtors	
Full Filing Fee attached				Debtor is a small business as defined in 11 U.S.C. § 101(51D)				
		1 1 2 34	. ,	Debtor is not a small business as defined in 11 U.S.C. § 101(51D)				
Filing Fee to be paid in installments (Application signed application for the court's consideration								
to pay fee except in installments. Rule 1006	(b). See Offic	ial Form No. 3A.		owed to insiders or affiliates) are less than \$2,190,000				
Filing Fee waiver requested (applicable to ch	anter 7 individ	huals only) Must			all applicable			
attach signed application for the court's cons				=		iled with this pe he plan were so	ention. licited prepetition	on from one or
							11 U.S.C. § 1	126(b).
Statistical/Administrative Information Debtor estimates that funds will be available for dist	ribution to unse	cured creditors						THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is e			paid, the	re will be	no funds availat	ole for		
distribution to unsecured creditors. Estimated Number of Creditors								
]			50.001		
1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000		,001-	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets		П	Г	٦ .	П	П	П	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,00 to \$10	01 \$10,000,001 to \$50	\$50,00 to \$10		\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	
million	million	million	millio		million	to wi omion	φισπηση	
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001			. [. 🗆			
\$50,000 \$100,000 \$500,000 to \$1	to \$10	to \$50	\$50,00 to \$10	0	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	
million	million	million	million	n	million			

B1 (Official Tag	se 091108710 Doc 1 Filed 04/30/0		58 Desc Main Page 2			
Voluntary Pe (This page must be	etition Document e completed and filed in every case)	Page of Debo(s): Stuart H. Goldstein & Phyllis	s Goldstein			
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner	•	<u> </u>			
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10K and 10Q) with	Exhibit A if debtor is required to file periodic reports (e.g., forms h the Securities and Exchange Commission pursuant to) of the Securities Exchange Act of 1934 and is requesting or 11)	Exhib (To be completed if del whose debts are primar I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief availal I further certify that I delivered to the debtor the relief available.	btor is an individual rily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter.			
Exhibit A	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	April 30, 2009 Date			
l _	• 165, and 2-mion of its analysis and part of any pounts.					
Exhibit D If this is a joint pe	I by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	a part of this petition.	hibit D.)			
		arding the Debtor - Venue ny applicable box)				
◩	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	ipal place of business, or principal assets in this	District for 180 days istrict.			
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this E	District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
		ides as a Tenant of Residential Prop	erty			
	Landlord has a judgment for possession of debtor's resid	lence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)						
	(Address	of landlord)				
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

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Case 09-15710 Doc 1 F	Filed 04/30/09		ed 04/30/09 14:03:58	Desc Main
B1 (Official Form 1) (1/08)	Document	Page 3		Page 3
Voluntary Petition		Name of D		11,
(This page must be completed and filed in ever		Stuart F atures	H. Goldstein & Phyllis Gol	ldstein
		atures		
Signature(s) of Debtor(s) (Individual	ŕ		Signature of a Foreign R	tepresentative
I declare under penalty of perjury that the information pr is true and correct.	rovided in this petition			
[If petitioner is an individual whose debts are primarily of		I declare ur	nder penalty of perjury that the info	rmation provided in this petition
has chosen to file under chapter 7] I am aware that I may chapter 7, 11, 12, or 13 of title 11, United States Code, u		is true and	correct, that I am the foreign represe	entative of a debtor in a foreign
available under each such chapter, and choose to proceed	d under chapter 7.		, and that I am authorized to file this	s petition.
[If no attorney represents me and no bankruptcy petition petition] I have obtained and read the notice required by		(Check only	y one box.)	
I request relief in accordance with the chapter of title 11,		☐ I r	request relief in accordance with chapt	ter 15 of title 11, United States
Code, specified in this petition.	, Ullied States	Co	ode. Certified copies of the documents rached.	
			rsuant to 11 U.S.C.§ 1511, I request reli le 11 specified in this petition. A c	
** / / O			cognition of the foreign main proceeding	
X /s/ Stuart H. Goldstein Signature of Debtor		V		
Signature of Deotor		X		
X /s/ Phyllis Goldstein		(Signa	ature of Foreign Representative)	
Signature of Joint Debtor				
Ü		Printe	ed Name of Foreign Representative)	1
Telephone Number (If not represented by attorney)		(111111)	at Ivalic of 1 ofeign representative,	,
April 30, 2009		 		
Date		(Date	:)	
Signature of Attorney*		 		
T 7		Sig	gnature of Non-Attorney Po	etition Preparer
X /s/ James T. Magee Signature of Attorney for Debtor(s)			nder penalty of perjury that: 1) I am	<u>-</u>
JAMES T. MAGEE 1729446		as defined	in 11 U.S.C. § 110, 2) I prepared th	his document for compensation,
Printed Name of Attorney for Debtor(s)			provided the debtor with a copy of the nation required under 11 U.S.C. § 11	
Magee, Negele & Associates, P.C.		3) if rules of	or guidelines have been promulgate	ed pursuant to 11 U.S.C. § 110
Firm Name		setting a m	naximum fee for services chargeable I have given the debtor notice of the	by bankruptcy petition e maximum amount before any
444 North Cedar Lake Road		document	for filing for a debtor or accepting a	any fee from the debtor, as
Address		requirea iii	that section. Official Form 19 is at	itached.
Round Lake, Illinois 60073		Duinted No	1.1.1 !ff Donlementor	D. data D. Laura
_(847) 546-0055		Printeu Na	ame and title, if any, of Bankruptcy	Petition Preparer
Telephone Number		Social Sec	curity Number (If the bankruptcy pe	tition propagar is not an individual
April 30, 2009		state the S	Social Security number of the officer	r, principal, responsible person or
Date *In a case in which § 707(b)(4)(D) applies, this signature.	also constitutes a	partner of	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
certification that the attorney has no knowledge after an in information in the schedules is incorrect.				
		Address		
Signature of Debtor (Corporation/Part I declare under penalty of perjury that the information p		.		
is true and correct, and that I have been authorized to fil				
behalf of the debtor.				
The debtor requests relief in accordance with the chapte	er of title 11,	Date		
United States Code, specified in this petition.			e of bankruptcy petition preparer or	
X		•	or partner whose Social Security nur	•
Signature of Authorized Individual			nd Social Security numbers of all ot in preparing this document unless th	
		not an inc		e bankrupicy pention preparer
Printed Name of Authorized Individual		If more th	han one person prepared this docum	nent. attach additional sheets
Title of Authorized Individual			ing to the appropriate official form f	
Title of Authorized individual		A bankrup	otcy petition preparer's failure to comply ederal Rules of Bankruptcy Procedure ma	with the provisions of title 11
Date		ana ine re	ederal Kules of Bankruptcy Procedure mo	ay resuit in Jines or

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Stuart H. Goldstein & Phyllis Goldstein	Case No.
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the cred

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor: /s/ Stuart H. Goldstein
STUART H. GOLDSTEIN

Date: ___April 30, 2009

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Stuart H. Goldstein & Phyllis Goldstein	Case No.
_	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit
± •
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor: /s/ Phyllis Goldstein
PHYLLIS GOLDSTEIN

Date: ___April 30, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Stuart H.	Goldstein	& Phyllis	Goldstein

Case No. _ **Debtor**

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Marital Residence	Joint Tenancy	J	250,000.00	247,472.00
174 Suffolk Lane Grayslake, Illinois				
			250,000,00	

(Report also on Summary of Schedules.)

Desc Main

(If known)

In re	Stuart H.	Goldstein	& Phyllis	Goldstein

Case No. _

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 Cash on hand. Checking, savings or other financial 	X	Deposits of Money (National City)	J	200.00
accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money (Fifth Third Bank)	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Livingroom Furniture, Televisions and Bedroom Furniture	J	1,000.00
		Washer, Dryer, Kitchen Table and Chairs Kitchen Utensils, Stove, Refrigerator and Microwave	J J	250.00 400.00
 Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		Coo-Coo Clock	J	1,500.00
6. Wearing apparel.		Wearing Apparel	J	500.00
7. Furs and jewelry.		Jewelry	J	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Home Computers and Printers	J	275.00
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Vanguard IRA	Н	1,000.00

Document

Page 11 of 53

In re Stuart H. Goldstein & Phyllis Goldstein

Debtor

Case No. __ (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Putnam IRA Health Savings Account	H H	1,000.00 200.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.		Insurance Claim for Damage to 1986 Invader	J	3,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 GMC Envoy (86,000 miles) 2003 Chevrolet Trail Blazer (89,000 miles) 1999 Chevrolet Astro Van (124,000 miles)	ј ј	7,000.00 5,000.00 1,000.00
26. Boats, motors, and accessories.		1986 Invader Inboard/Outboard Boat	J	500.00

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(If known)

n re	Stuart H	Goldstein &	Phyllis	Goldstein
11 1 6	Stuart II.	Goldstelli 6	c i nyms	Goldstelli

ase	No.	
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Debtor

(Continuation Sheet)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sneet)							
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY OF PROPERTY		O DESCRIPTION AND LOCATION N OF PROPERTY			
		(Insurance Claim for Damages)					
 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	X X X X X X	Tools and Business Supplies	Н	1,500.00			

0

continuation sheets attached

Total

25,325.00

Document

Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main B6C (Official Form 6C) (12/07) Page 13 of 53

In re Stuart H. Goldstein & Phyllis Goldstein

Caca	Nο

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor of	claims	the	exemptions	s to	which	debto	r is	entitle	d u	ınder	:
(Check	one bo	x)									

	11 U.S.C. § 522(b)(2)
$ \sqrt{} $	11 U.S.C. § 522(b)(3)

Check if debtor claims	a homestead	exemption	that exceeds
\$136.875			

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Marital Residence	735 ILCS 5/12-901 735 ILCS 5/12-901	15,000.00 15,000.00	250,000.00
Deposits of Money (National City)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	100.00 100.00	200.00
Livingroom Furniture, Televisions and Bedroom Furniture	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	400.00 400.00	1,000.00
Washer, Dryer, Kitchen Table and Chairs	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	80.00 80.00	250.00
Kitchen Utensils, Stove, Refrigerator and Microwave	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	150.00 150.00	400.00
Coo-Coo Clock	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	600.00 600.00	1,500.00
Wearing Apparel	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	250.00 250.00	500.00
Jewelry	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	400.00 400.00	1,000.00
Home Computers and Printers	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	80.00 80.00	275.00
2003 GMC Envoy (86,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	7,000.00
2003 Chevrolet Trail Blazer (89,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	5,000.00
1999 Chevrolet Astro Van (124,000 miles)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 0.00	1,000.00
1986 Invader Inboard/Outboard Boat	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	250.00 250.00	500.00

Document

Page 14 of 53

(If known)

In re Stuart H. Goldstein & Phyllis Goldstein

Case No. __

Debtor

(Continuation Page)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Vanguard IRA	735 ILCS 5/12-1006	1,000.00	1,000.00
Putnam IRA	735 ILCS 5/12-1006	1,000.00	1,000.00
Deposits of Money (Fifth Third Bank)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 0.00	0.00
Health Savings Account	735 ILCS 5/12-1001(b)	200.00	200.00
Insurance Claim for Damage to 1986 Invader	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	1,490.00 1,510.00	3,000.00
Tools and Business Supplies	735 ILCS 5/12-1001(d)	1,500.00	1,500.00

Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Document Page 15 of 53

B6D (Official Form 6D) (12/07)

In re	Stuart H. Goldstein & Phyllis Goldstein	, Case No.	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0319			Lien: Automobile Loan					3,484.00
American General Finance P. O. Box 604 Mundelein, IL 60060		J	Security: 2003 Chevrolet Trail Blazer				8,484.00	3,
			VALUE \$ 5,000.00					
ACCOUNT NO.			Lien: Association Dues					
Chesapeake Farms HOA			Security: 174 Suffolk Lane, Grayslake, Illinois				Unknown	Unknown
			VALUE \$ 250,000.00					
ACCOUNT NO. 8920	T							
Citibank NA Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195		W					Notice Only	Notice Only
			VALUE\$ 0.00					
2continuation sheets attached			(Total c	Sub	tota	l ≻	\$ 8,484.00	\$ 3,484.00
			(Use only o	7	[ota]	> ∣	\$	\$

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Entered 04/30/09 14:03:58 Desc Main Case 09-15710 Doc 1 Filed 04/30/09 Document Page 16 of 53

B6D (Official Form 6D) (12/07) - Cont.

In re	Stuart H. Goldstein & Phyllis Goldstein	Case No	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8920 Citibank NA P. O. Box 769006 San Antonio, TX 78245	•	W	Lien: Second Mortgage Security: 174 Suffolk Lane, Grayslake, Illinois 60030 VALUE \$ 250,000.00				52,240.00	0.00
ACCOUNT NO. 7637 Credit Acceptance 25505 West 12 Mile Road Southfield, MI 48034		J	VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO. 7637 Credit Acceptance P. O. Box 513 Southfield, MI 48037		Н	Lien: Automobile Loan Security: 2003 GMC Envoy VALUE \$ 7,000.00				12,715.00	5,715.00
ACCOUNT NO. 2454 National City P. O. Box 94982 Cleveland, OH 44101	_	Н	Lien: Automobile Loan Security: 1999 Chevrolet Astro Van VALUE \$ 1,000.00				1,397.00	397.00
ACCOUNT NO. 1174 National City Bank c/o Codilis & Associates 15W030 N Frontage Rd, #100 Burr Ridge, IL 60527		J	VALUE \$ 0.00				Notice Only	Notice Only
Sheet no. 1 of 2 continuation sheets attached Schedule of Creditors Holding Secured Claims	to	1	Sul (Total(s) o (Use only or	f thi T	otal	g o) (s)	\$ 66,352.00 \$	\$

(Use only on last page)

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Case 09-15710 Doc 1 Document Page 17 of 53

B6D (Official Form 6D) (12/07) - Cont.

In re _	Stuart H. Goldstein & Phyllis Goldstein ,	Case No	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5904 National City Mortgage P. O. Box 1820 Dayton, OH 45401		J	Lien: First Mortgage Security: 174 Suffolk Lane, Grayslake, Illinois 60030 VALUE \$ 250,000.00				195,232.00	0.00
ACCOUNT NO.			250,000.00	t	\vdash			
			VALUE \$					
ACCOUNT NO.								
ACCOUNTING			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO			VALUE \$	-				
ACCOUNT NO.			VALUE \$					
Sheet no. 2 of 2 continuation sheets attached the Schedule of Creditors Holding Secured Claims	0		Su (Total(s) c	btot of thi	al (s s pa otal	ge)	\$ 195,232.00 \$ 270,068.00	\$ 0.00 \$ 9,596.00

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(Report also on Summary of Schedules) also on Statistical

(If applicable, report Summary of Certain Liabilities and Related Data.)

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Entered 04/30/09 14:03:58 Desc Main Case 09-15710 Doc 1 Filed 04/30/09 Document Page 18 of 53

B6E (Official Form 6E) (12/07)

In re Stuart H. Goldstein & Phyllis Goldstein	, Case No (if known)	
Debtor SCHEDII F F - CREDITORS HOI	LDING UNSECURED PRIORITY CLAIMS	
A complete list of claims entitled to priority, listed separate unsecured claims entitled to priority should be listed in this sched address, including zip code, and last four digits of the account nur	ly by type of priority, is to be set forth on the sheets provided. Only holders of ule. In the boxes provided on the attached sheets, state the name, mailing mber, if any, of all entities holding priority claims against the debtor or the Use a separate continuation sheet for each type of priority and label each with	: :
	as with the creditor is useful to the trustee and the creditor and may be provide child's initials and the name and address of the child's parent or guardian, su child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).	
entity on the appropriate schedule of creditors, and complete Scheboth of them or the marital community may be liable on each clai Joint, or Community." If the claim is contingent, place an "X" in the	ntly liable on a claim, place an "X" in the column labeled "Codebtor," include edule H-Codebtors. If a joint petition is filed, state whether husband, wife, m by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, the column labeled "Contingent." If the claim is unliquidated, place an "X" ice an "X" in the column labeled "Disputed." (You may need to place an "X" i	
	abeled "Subtotals" on each sheet. Report the total of all claims listed on this pleted schedule. Report this total also on the Summary of Schedules.	
	each sheet in the box labeled "Subtotals" on each sheet. Report the total of all beled "Totals" on the last sheet of the completed schedule. Individual debtors ummary of Certain Liabilities and Related Data.	
	I on each sheet in the box labeled "Subtotals" on each sheet. Report the total of exclabeled "Totals" on the last sheet of the completed schedule. Individual debus cal Summary of Certain Liabilities and Related	
Check this box if debtor has no creditors holding unsecured p	priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(o	es) below if claims in that category are listed on the attached sheets)	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Document Page 19 of 53

B6E (Official Form 6E) (12/07) - Cont.

In	Stuart H. Goldstein & Phyllis Goldstein	. Case No.
	Debtor	(if known)
	Certain farmers and fishermen	
Cla	ims of certain farmers and fishermen, up to \$5,400* per farmer or fishern	nan, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals	
	ms of individuals up to \$2,425* for deposits for the purchase, lease, or renot delivered or provided. 11 U.S.C. § 507(a)(7).	ental of property or services for personal, family, or household use,
_ 1	axes and Certain Other Debts Owed to Governmental Units	
Ta	xes, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Instit	ution
Govern	ms based on commitments to the FDIC, RTC, Director of the Office of Tors of the Federal Reserve System, or their predecessors or successors, to § 507 (a)(9).	
	Claims for Death or Personal Injury While Debtor Was Intoxicated	
	aims for death or personal injury resulting from the operation of a motor of a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
* Amo	unts are subject to adjustment on April 1, 2010, and every three years the nent.	reafter with respect to cases commenced on or after the date of

0 ____ continuation sheets attached

B6F (Official Form 6F) (12/07)

In re	Stuart H. Goldstein & Phyllis Goldstein	, Case No
	Dobtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2422 Chase 201 N. Walnut Street DE1-1027 Wilmington, DE 19801		J	Balance on Account				1,196.00
ACCOUNT NO. 4949 Comcast c/o Credit Protection 13355 Noel Road Dallas, TX 75240		J	Balance on Account				1,694.07
ACCOUNT NO. 7007 ComEd Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523		J	Balance on Account				642.38
ACCOUNT NO. 5910 Condell Medical Center c/o Certified Services Inc P. O. Box 177 Waukegan, IL 60079		W	Balance on Account			X	11.00
continuation sheets attached	+			Subt	otal	>	\$ 3,543.45
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Document Page 21 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Stuart H. Goldstein & Phyllis Goldstein	,	Case No.	
	Debtor			(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1028 Discover Financial P. O. Box 15316 Wilmington, DE 19850		Н	Balance on Account				4,480.00
ACCOUNT NO. 9569 GEMB/GE Money Bank P. O. Box 981400 El Paso, TX 79998		J	Balance on Account				6,288.00
ACCOUNT NO. 7266 Lake Forest ER 75 Remittance Drive, #1951 Chicago, IL 60675		J	Balance on Account				79.00
ACCOUNT NO. 5399 Lake Forest Hospital 660 North Westmoreland Road Lake Forest, IL 60045		J	Balance on Account				203.82
ACCOUNT NO. 6996 Marathon Petroleum Co 539 South Main Street Findlay, OH 45840		J	Balance on Account				158.00
Sheet no. 1 of 4 continuation sheets at to Schedule of Creditors Holding Unsecured	tached	l		Sub	tota	>	\$ 11,208.82

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total ➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Entered 04/30/09 14:03:58 Desc Main Case 09-15710 Doc 1 Filed 04/30/09 Page 22 of 53 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Stuart H. Goldstein & Phyllis Goldstein	,	Case No.	
	Debtor			(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
CCOUNT NO. 6239 North Shore Gas	\dashv		Balance on Account				
30 East Randolph Drive Chicago, IL 60601		J					522.95
CCOUNT NO. 0395	十		Balance on Account	T			
eoples Energy 30 East Randolph Chicago, IL 60601		Н					523.00
CCOUNT NO. 6A03			Balance on Account				
Quest Diagnostics /o American Medical Collection 269 S. SawMill River Rd., #3 Elmsford, NY 10523		J					252.00
CCOUNT NO. 3553			Balance on Account	T			
hore Ctr for Gastroenterology /o FFCC-Columbus Inc 550 Old Henderson Road Columbus, OH 43220		Н					659.00
ACCOUNT NO. 0906			Balance on Account				
terling ER Physicians /o ALW Sourcing, LLC 804 Washington Blvd. Baltimore, MD 21230		J					115.00
heet no. 2 of 4 continuation sheets a continuation Sheets and Schedule of Creditors Holding Unsecured	ttached			Sub	tota	∟	\$ 2,071.95

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Entered 04/30/09 14:03:58 Desc Main Case 09-15710 Doc 1 Filed 04/30/09 Document Page 23 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Stuart H. Goldstein & Phyllis Goldstein	,	_, Case No		
	Debtor			(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0446 Target P. O. Box 673 Minneapolis, MN 55440		W	Balance on Account				5,276.00
ACCOUNT NO. 0166 Target P. O. Box 673 Minneapolis, MN 55440		Н	Balance on Account				1,833.00
ACCOUNT NO. 0446 Target Visa P. O. Box 9475 Minneapolis, MN 55440		W					Notice Only
ACCOUNT NO. 2786 The Home Depot/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195		Н	Balance on Account				2,765.00
Vernon Hills Pediatrics c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085		Н	Balance on Account				191.00
Sheet no. 3 of 4 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	ı>	\$ 10,065.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Document Page 24 of 53

B6F (Official Form 6F) (12/07) - Cont.

In re	Stuart H. Goldstein & Phyllis Goldstein	, Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 836A			Balance on Account				
Vernon Hills Pediatrics c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085		Н					99.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 99.00 Total \$ 26,988.22

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-15710 B6G (Official Form 6G) (12/07))
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Filed 04/30/09 Document

Entered 04/30/09 14:03:58 Desc Main Page 25 of 53

In re	Stuart H. Goldstein & Phyllis Goldstein	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired	leases
------------------------------------------------------------------	--------

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Filed 04/30/09 Document

Entered 04/30/09 14:03:58 Desc Main Page 26 of 53

In re	Stuart H. Goldstein & Phyllis Goldstein	Case No		
	Debtor		(if known)	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

ಠ	Check	th

is box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): son, daughter

Doc 1

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 14, 9

Married

Debtor's Marital

Status:

None

In re_	Stuart H. Goldstein & Phyllis Goldstein	Case	
	Debtor	Casc	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment: DEBTOR		SPOUSE			
Occupation HVAC Sales/P-T HVAC Repair	Administrative Assistant				
Name of Employer ILCO, Inc.	Lake County	Lake County Physicians			
How long employed 4 Years	4 Years				
Address of Employer Waukegan, Illinois	Waukegan, I	Illinois			
INCOME: (Estimate of average or projected monthly income at time case filed)		DEBTOR	SPOUSE		
Monthly gross wages, salary, and commissions					
(Prorate if not paid monthly.)		\$3,400.00_	\$2,500.00		
2. Estimated monthly overtime		\$ 0.00_	\$0.00		
B. SUBTOTAL		\$3,400.00	\$		
		Ψ3,100.00	Ψ		
4. LESS PAYROLL DEDUCTIONS		\$612.00	\$ 500.00		
a. Payroll taxes and social security		\$ 358.34	\$ 0.00		
b. Insurance		\$ 0.00	\$ 0.00		
c. Union Dues d. Other (Specify:)	\$0.00	\$ 0.00		
2. C (4F).	,				
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$970.34	\$500.00		
5 TOTAL NET MONTHLY TAKE HOME PAY		\$_2,429.66	\$_2,000.00		
7. Regular income from operation of business or profession or farm		\$ 2,070.00	\$0.00		
(Attach detailed statement)					
8. Income from real property		\$0.00	\$0.00		
9. Interest and dividends		\$0.00	\$0.00		
10. Alimony, maintenance or support payments payable to the debtor for the		Φ 0.00	Φ 0.00		
debtor's use or that of dependents listed above.		\$0.00	\$0.00		
11. Social security or other government assistance		\$0.00	\$0.00		
(Specify)		Ψ0.00	Ψ0.00		
12. Pension or retirement income		\$0.00	\$0.00		
13. Other monthly income		\$0.00	\$0.00		
(Specify)		\$0.00	\$0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13		\$2,070.00	\$0.00_		
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)		\$_4,499.66	\$_2,000.00		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)		\$	6,499.66_		
		lummary of Schedules nmary of Certain Liabi			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Officia CEase 619 (1250710	Doc 1	Filed 04/30/09	Entered 04/30/09 14:03:58	Desc Main
		Document	Page 28 of 53	

Document	Page 28 of 53
In re Stuart H. Goldstein & Phyllis Goldstein	Case No(if known)
Debtor	(if known)
SCHEDULE J - CURRENT EXPEND	ITURES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected filed. Prorate any payments made biweekly, quarterly, semi-annually, or calculated on this form may differ from the deductions from income allowed.	
Check this box if a joint petition is filed and debtor's spouse maint labeled "Spouse."	tains a separate household. Complete a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,567.00
a. Are real estate taxes included? Yes b. Is property insurance included? Yes	No
2. Utilities: a. Electricity and heating fuel	\$300.00
b. Water and sewer	\$60.00
c. Telephone	\$140.00
d. Other	Φ.
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$750.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$150.00
8. Transportation (not including car payments)	\$200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortgage pays	ments)
a. Homeowner's or renter's	\$71.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$164.00
e. Other	\$\$
12.Taxes (not deducted from wages or included in home mortgage paymen	
(Specify) Real Estate Taxes	\$510.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payn	
a. Auto	\$288.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None			
-			

20. STATEMENT OF MONTHLY NET INCOME

b. Other Auto Installment Payments c. Other Auto Installment Payments

15. Payments for support of additional dependents not living at your home

Bankruptcy Attorneys Fees

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

14. Alimony, maintenance, and support paid to others

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17. Other

a. Average monthly income from Line 15 of Schedul	le (Includes spouse income of \$2,000.00. See Schedule I)	\$ 6,499.66
b. Average monthly expenses from Line 18 above		\$ 7,200.00
c. Monthly net income (a. minus b.)	(Net includes Debtor/Spouse combined Amounts)	\$ -700.34

155.00

0.00

0.00

2,035.00

200.00

7,200.00

c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts) B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Stuart H. Goldstein & Phyllis Goldstein	Case No.	
	Debtor		
		Chapter 7	_

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 250,000.00		
B – Personal Property	YES	3	\$ 25,325.00		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	3		\$ 270,068.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 26,988.22	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,499.66
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 7,200.00
тот	ral.	20	\$ 275,325.00	\$ 297,056.22	

Official Form 19-14-15 Description Symmetry (FAME) 04/30/09 Entered 04/30/09 14:03:58 Desc Main United States Barry 19-153 Court Northern District of Illinois

In re	Stuart H. Goldstein & Phyllis Goldstein	Case No.		
	Debtor			
		Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

State the Lond wing.	~ ····· · · · · · · · · · · · · · · · ·					
Average Income (from Schedule I, Line 16)	\$	6,499.66				
Average Expenses (from Schedule J, Line 18)	\$	7,200.00				
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$	5,955.00				

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 9,596.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 26,988.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 36,584.22

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(If known)

Stuart H. Goldstein & Phyllis Goldstein

In re	Stuart 11. Goldstein & Frynis Goldstein	Case No
	Debtor	

DECLARATION CONCERNING DERTOR'S SCHEDULES

DECLARATION UN	DER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR			
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
DateApril 30, 2009	Signature:/s/ Stuart H. Goldstein			
	Debtor:			
DateApril 30, 2009	Signature: /s/ Phyllis Goldstein			
	(Joint Debtor, if any)			
	[If joint case, both spouses must sign.]			
DECLARATION AND SIGNATURE OF	NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)			
compensation and have provided the debtor with a copy of 110(h) and 342(b); and, (3) if rules or guidelines have be	akruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for of this document and the notices and information required under 11 U.S.C. §§ 110(b), en promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable notice of the maximum amount before preparing any document for filing for a debtor or etion.			
Printed or Typed Name and Title, if any,	Social Security No.			
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)			
If the bankruptcy petition preparer is not an individual, state the na who signs this document.	ome, title (if any), address, and social security number of the officer, principal, responsible person, or partne			
				
Address				
X				
Signature of Bankruptcy Petition Preparer	Date			
Names and Social Security numbers of all other individuals who pre	pared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:			
If more than one person prepared this document, attach additional s	igned sheets conforming to the appropriate Official Form for each person.			
A bankruptcy petition preparer's failure to comply with the provisions of 18 U.S.C. § 156.	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110			
DECLARATION UNDER PENALTY OF	F PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP			
	e president or other officer or an authorized agent of the corporation or a member			
	[corporation or partnership] named as debtor			
	ead the foregoing summary and schedules, consisting ofsheets (<i>total</i> d correct to the best of my knowledge, information, and belief.			
Date	Signature:			
	[Print or type name of individual signing on behalf of debtor.]			
[An individual signing on behalf of a pa	rtnership or corporation must indicate position or relationship to debtor.]			

Case 09-15710 B7 (Official Form 7) (12/07)

Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc N

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Stuart H. Goldstein & Phyllis Goldstein	Case No.	
-		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2009(db) \$16,200.00	Employment/Operation of Business (gross)
2008(db) \$67,170.00	Employment/Operation of Business (gross)
2007(db) \$86,385.00	Employment/Operation of Business (gross)
2009(jdb) \$ 8,100.00	Employment
2008(jdb) \$30,000.00	Employment
2007(jdb) \$28,000.00	Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly Car Payments.

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL

KEEMIONSIII 10 DEB10K

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

National City Bank v. Goldstein Case No. 09 CH 1174 Foreclosure Proceedings

Circuit Court of Lake

Pending

County, Illinois

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

1986 Invader Defective Repair Work Inboard/Outboard Boat Pending Claim for \$3,000.00

May, 2008

9. Payments related to debt counseling or bankruptcy None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYOR IF DESCRIPTION AND OF PAYEE OTHER THAN DEBTOR VALUE OF PROPERTY James T. Magee \$1,200.00 Magee, Negele & Associates, P.C. Payor: Debtor 444 North Cedar Lake Road Round Lake, Illinois 60073 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Grayslake Motorsports Relationship: None April, 2008

Trade-In of 2001 Oldsmobile

Silhouette

for 2003 Envoy (Credit \$5000.00)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

First Midwest Bank

Checking

September, 2008

Closing Balance: \$ zero

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

 \boxtimes

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Document Page 39 of 53

None that is NAM OF GOV 18. Na None a. busine partner trade, common within If the cand be of the If the busine percent	List all judicial or with respect to which or was a party to the E AND ADDRESS ERNMENTAL ULTURE, location and management of the debtor is an esses, and beginning, or managing exprofession, or of	administrative the debtor in the proceeding. Solution Solution	DOCKE Blist the names, g dates of all corporation, pareither full- or	including sety. Indicate the number. T NUMBER addresses, tabusinesses in truership, sol	expayer identification which the debtor the proprietorship, or	under any E of the gover	nature of the cer, director,
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and be of the If the busine percen	-	ediately prece			ent or more of the v		receding the
busine percen	ginning and ending	g dates of all	businesses in v	which the deb	entification numbers tor was a partner or preceding the comm	owned 5 per	rcent or more
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.						
NAME	LAST FOUR DIG SOCIAL-SECUR OTHER INDIV TAXPAYER-I. (ITIN)/ COMPLE	RITY OR IDUAL D. NO.	ADDRESS		NATURE OF BUSI		GINNING AND DING DATES
Stuart Goldstei J & S Heating Air Conditioni	and	-0303			HVAC Repai	r 1	999 to Present
b. I		ess listed in res	sponse to subdi	vision a., abo	ve, that is "single as	set real estat	e" as defined

ADDRESS

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-734 - 32262 - Adobe PDF

 \boxtimes

NAME

Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Document Page 40 of 53

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, record and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Document Page 41 of 53

List the name and address of the person having possession of the records of each of the two inventories

reported in a., above. \boxtimes DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders None If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. X NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST None If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. \boxtimes NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP 22. Former partners, officers, directors and shareholders None If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. \boxtimes DATE OF WITHDRAWAL **NAME ADDRESS** None If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. M TITLE NAME AND ADDRESS DATE OF TERMINATION

23. Withdrawals from a partnership or distribution by a corporation

None

None

If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 30, 2009
Signature of Debtor STUART H. Goldstein

STUART H. GOLDSTEIN

Date April 30, 2009
Signature /s/ Phyllis Goldstein

of Joint Debtor PHYLLIS GOLDSTEIN

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0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bar	nkruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)		
If the bankruptcy petition preparer is not an individual partner who signs this document.	l, state the name, title (if any), address, and so	cial security number of the officer, principal, responsible person, or		
Address				
X Signature of Rankruptov Patition Pranarar		 Date		
Signature of Bankruptcy Petition Preparer		Date		

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B8 (Official Form 8) (12/08)

In re

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

Stuart H. Goldstein & Phyllis Goldstein			
		Case No.	
Debtor	,	cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

	_				
Property No. 1					
Creditor's Name: National City Mortgage	Describe Property Securing Debt: Marital Residence				
Property will be (check one):					
☐ Surrendered					
If retaining the property, I intend to (check at least one):					
Redeem the property					
☐ Reaffirm the debt					
Other. Explain	(for example, avoid lien				
using 11 U.S.C. §522(f)).					
Property is (about one)					
Property is (check one): Claimed as exempt Not claimed as exempt					
E Claimed as exempt	Not claimed as exempt				
Property No. 2 (if necessary)					
Creditor's Name: Citibank NA	Describe Property Securing Debt: Marital Residence				
Property will be (check one):					
☐ Surrendered					
If retaining the property, I intend to (check at least one):					
Redeem the property					
☐ Reaffirm the debt					
Other. Explain	(for example, avoid lien				
using 11 U.S.C. §522(f)).					
- <u>- r</u>	Property is (check one):				
☑ Claimed as exempt □	Not claimed as exempt				

Case 09-15710 Doc 1 Filed 04/30/09

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Entered 04/30/09 14:03:58

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Page 2

B8 (Official Form 8) (12/08)

Page 45 of 53

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
2continuation sheets attached (if a declare under penalty of perjury that Estate securing debt and/or personal pers	the above indicates my intention as to	
Date: April 30, 2009	/s/ Stuart H. Goldste	ein
	Signature of Debtor	
	/s/ Phyllis Goldsteir	1
	Signature of Joint Debt	or

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No: 3	
Creditor's Name: Credit Acceptance	Describe Property Securing Debt: 2003 GMC Envoy (86,000 miles)
Property will be (check one):	
☐ Surrendered 1 Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	
Property is (check one): Claimed as exempt	Not claimed as exempt
Property No: 4	
Creditor's Name: American General Finance	Describe Property Securing Debt: 2003 Chevrolet Trail Blazer (89,000 miles)
Property will be (check one):	
☐ Surrendered 1 Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
▼ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	
Property is (check one):	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No: 5	
Creditor's Name: National City	Describe Property Securing Debt: 1999 Chevrolet Astro Van (124,000 miles)
Property will be (check one):	
☐ Surrendered ▼ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	
Property is (check one): Claimed as exempt	Not claimed as exempt

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	•
principal, responsible person, or partner whose Social	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Stuart H. Goldstein & Phyllis Goldstein	X/s/ Stuart H. Goldstein	April 30, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X/s/ Phyllis Goldstein	April 30, 2009
	Signature of Joint Debtor (if any	y) Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Stuart H. Goldstein Phyllis Goldstein	Chapter 7
	VEDICIOATION OF MAILING MATRIX
	VERIFICATION OF MAILING MATRIX
	ebtor(s) hereby verifies that the attached list of creditors is e best of my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

Case 09-15710 Doc 1 Filed 04/30/09 Entered 04/30/09 14:03:58 Desc Main Document Page 51 of 53

American General Finance P. O. Box 604 Mundelein, IL 60060 Chase

Discover Financial P. O. Box 15316 Wilmington, DE 19850 **Quest Diagnostics** c/o American Medical Collection

2269 S. SawMill River Rd., #3 Elmsford, NY 10523

201 N. Walnut Street DE1-1027 Wilmington, DE 19801 GEMB/GE Money Bank P. O. Box 981400 El Paso, TX 79998

Shore Ctr for Gastroenterology c/o FFCC-Columbus Inc 1550 Old Henderson Road Columbus, OH 43220

Chesapeake Farms HOA

Lake Forest ER 75 Remittance Drive, #1951 Chicago, IL 60675

Sterling ER Physicians c/o ALW Sourcing, LLC 1804 Washington Blvd. Baltimore, MD 21230

Citibank NA

Attn.: Centralized Bankruptcy P. O. Box 20507

Kansas City, MO 64195

Lake Forest Hospital

660 North Westmoreland Road

Lake Forest, IL 60045

Target P. O. Box 673

Minneapolis, MN 55440

Citibank NA P. O. Box 769006 San Antonio, TX 78245 Marathon Petroleum Co 539 South Main Street Findlay, OH 45840

Target P. O. Box 673 Minneapolis, MN 55440

Comcast c/o Credit Protection

13355 Noel Road Dallas, TX 75240 **National City** P. O. Box 94982 Cleveland, OH 44101

Target Visa P. O. Box 9475 Minneapolis, MN 55440

ComEd Bankruptcy Department

2100 Swift Drive Oak Brook, IL 60523 National City Bank c/o Codilis & Associates 15W030 N Frontage Rd, #100 Burr Ridge, IL 60527

The Home Depot/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507

Kansas City, MO 64195

Condell Medical Center c/o Certified Services Inc

P. O. Box 177 Waukegan, IL 60079 National City Mortgage P. O. Box 1820 Dayton, OH 45401

Vernon Hills Pediatrics c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085

Credit Acceptance 25505 West 12 Mile Road Southfield, MI 48034

North Shore Gas 130 East Randolph Drive Chicago, IL 60601

Vernon Hills Pediatrics c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085

Credit Acceptance P. O. Box 513 Southfield, MI 48037 Peoples Energy 130 East Randolph Chicago, IL 60601

B203 12/94

United States Bankruptcy Court Northern District of Illinois

	In re Stuart H. Goldstein & Phyllis Goldstein	Case No
		Chapter7
	Debtor(s)	•
	DISCLOSURE OF COMPENSATION	N OF ATTORNEY FOR DEBTOR
		certify that I am the attorney for the above-named debtor(s) filing of the petition in bankruptcy, or agreed to be paid to me, for services emplation of or in connection with the bankruptcy case is as follow s:
	For legal services, I have agreed to accept	\$2,000.00
	Prior to the filing of this statement I have received	\$\$
	Balance Due	\$1,249.00
2.	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
	Debtor Other (specify)	
4. asso	I have not agreed to share the above-disclosed compens ciates of my law firm.	sation with any other person unless they are members and
of my	I have agreed to share the above-disclosed compensation y law firm. A copy of the agreement, together with a list of the	on with a other person or persons who are not members or associates names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render	r legal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, schedules, statementc. [Other provisions as needed]	t for payment of Balance Due, representation of the Debtor at the
6. Rej	By agreement with the debtor(s), the above-disclosed fee depresentation of the debtor in adversary proceedings and	
		CERTIFICATION
	I certify that the foregoing is a complete statement of a debtor(s) in the bankruptcy proceeding.	any agreement or arrangement for payment to me for representation of the
	April 30, 2009	/s/ James T. Magee
	Date	Signature of Attorney
		Magee, Negele & Associates, P.C. Name of law firm

Case 09-15710 Doqual Files PA/BOSO AN FIRE PROPERTY OF 151 NOIS

EASTERN DIVISION

IN RE:)	Chapter 7
Stuart H. Goldstein)	Bankruptcy Case No.	
Phyllis Goldstein)	
·				
	D 1 /)	
	Debtor(8).)	
DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet				
PART I - DECLARATION OF PETITIONER				Date:
A.		completed in all cases.		<i>Dutc.</i>
В.	I(We), Stuart H. Goldstein and Phyllis Goldstein , the undersigned debtor(s), corporate officer, partner, or member, <i>hereby declare under penalty of perjury</i> that the information I(we) have given my (our)attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, and schedules is true and correct. I(we) consent to my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts			
	are primarily consumer debts and who has (or have) chosen to file under chapter 7.			
			ach	ler chapter 7, 11, 12, or 13 of Title 11 United States Code; such chapter; I(we) choose to proceed under chapter 7; ter 7.
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.			
	I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.			
	Signatur	e:		Signature:(Joint Debtor)
	Ü	(Debtor or Corporate Officer Partner or Me	mhe	(Ioint Debtor)